

United States Bankruptcy Court

Eastern District of Michigan

Case No. 14-53925-tjt

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Erik N. Gibbs Boneff
aka Erik N. Boneff
211 N. Ashley
Ann Arbor, MI 48104

Social Security / Individual Taxpayer ID No.:

xxx-xx-1359

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 12/9/14

Thomas J. Tucker
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Michigan

In re:
Erik N. Gibbs Boneff
Debtor

Case No. 14-53925-tjt
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0645-2

User: nmcca
Form ID: bl8

Page 1 of 1
Total Noticed: 28

Date Rcvd: Dec 09, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2014.

db
23072222 +Erik N. Gibbs Boneff, 211 N. Ashley, Ann Arbor, MI 48104-1310
23072223 +Accounts Receivable Management, P.O. Box 129, Thorofare, NJ 08086-0129
23072224 +Allied Interstate LLC, PO Box 4000, Warrenton, VA 20188-4000
23072225 +Ambulance Service of Manchester, PO Box 300, Manchester, CT 06045-0300
23072226 +American Coradius International, 2420 Sweet Home Road, Suite 150, Amherst, NY 14228-2244
23072230 +American Express, PO Box 981335, El Paso, TX 79998-1335
23072231 +F.H. Cann & Associates, 1600 Osgood St, Ste 20-2/120, North Andover, MA 01845-1048
23072232 +Hartford Hospital, PO Box 416913, Boston, MA 02241-6913
23072232 +Hartford Hospital Professional Services, PO Box 415933, Boston, MA 02241-5933
23072234 +National Credit Systems, PO Box 312125, Atlanta, GA 31131-2125
23072237 +Network Recovery Systems, 3 Expressway Plaza, Suite 200, Roslyn Heights, NY 11577-2050
23072238 RGS Financial, PO Box 852309, Richardson, TX 75085
23072241 +The Hamilton Company, 39 Brighton Ave, Boston, MA 02134-2301
23072245 +Weill Cornell Physicians, 575 Lexington Ave, Suite 540, New York, NY 10022-6145
23072246 +Zwicker & Associates, 320 E Big Beaver Rd, Troy, MI 48083-1239

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23072221 +E-mail/Text: june@ar-s.net Dec 09 2014 23:04:03 Account Receivable Solutions,
P.O. Box 184, Saint Johns, MI 48879-0184
23072227 +EDI: CAPITALONE.COM Dec 09 2014 23:08:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
23072228 +EDI: CCS.COM Dec 09 2014 23:08:00 Credit Collections Services, Two Wells Ave,
Newton Center, MA 02459-3246
23072229 +E-mail/Text: bankruptcynotices@dcicollect.com Dec 09 2014 23:05:52
Diversified Consultants, Inc., P.O. Box 551268, Jacksonville, FL 32255-1268
23072233 +E-mail/Text: bankruptcy@huntington.com Dec 09 2014 23:04:30 Huntingon National Bank,
2361 Morse Rd, NC2W21, Columbus, OH 43229-5856
23072236 +E-mail/Text: bankruptcydepartment@ncogroup.com Dec 09 2014 23:05:14
NCO Financial Systems Inc, 507 Prudential Rd, Horsham, PA 19044-2368
23072235 +EDI: NESF.COM Dec 09 2014 23:08:00 National Enterprise Systems, 29125 Solon Road,
Solon, OH 44139-3442
23085310 EDI: RECOVERYCORP.COM Dec 09 2014 23:08:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
23072239 EDI: NAVIENTFKASMSERV.COM Dec 09 2014 23:08:00 Sallie Mae, PO Box 4600,
Wilkes Barre, PA 18773
23072240 +E-mail/Text: bankruptcy@sw-credit.com Dec 09 2014 23:04:39 Southwest Credit Systems,
4120 International Pkwy, Ste 1100, Carrollton, TX 75007-1958
23072242 +E-mail/Text: bankruptcydepartment@ncogroup.com Dec 09 2014 23:05:14 Transworld Systems Inc.,
507 Prudential Rd., Horsham, PA 19044-2308
23072243 +EDI: URSI.COM Dec 09 2014 23:08:00 United Recovery Systems, 5800 N Course Drive,
Houston, TX 77072-1613
23072244 +EDI: URSI.COM Dec 09 2014 23:08:00 United Recovery Systems, LP, 5800 North Course Drive,
Houston, TX 77072-1613

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2014 at the address(es) listed below:

John Z. Kallabat on behalf of Debtor Erik N. Gibbs Boneff, ecf@kallabatlaw.com
Kenneth Nathan knathantrustee@nathanlawplc.com, MI03@ecfcbis.com

TOTAL: 2